



# A GUIDE TO EMERGENCY PREPAREDNESS

## HELPING SMALL BUSINESSES

Emergency preparedness means being ready for all kinds of emergencies and possessing the capability to respond in time of crisis to save lives, property and to help the community return to a normal life after a disaster occurs.

Estimates indicate that up to 40 percent of small businesses never reopen following a disaster. It is essential for small businesses to have an emergency management plan. To help small businesses prepare for an emergency, New Jersey has created a preparedness checklist. By condensing hundreds of pages of resource materials and information into a simple document, this checklist contains key information and reminders regarding emergency and business continuity planning.

This checklist provides a general overview of emergency preparedness information.

## State Government Assistance

For information on emergency planning and technical assistance, contact the New Jersey Business Action Center at 866.534.7789.

225 West State Street  
P.O. Box 820  
Trenton, NJ 08625-0820

## HUMAN RESOURCES

- ☐ Maintain a phone list of key employees and customers, and provide copies to key staff members
- ☐ Develop an emergency contact list
- ☐ Leave extra keys and alarm code with a trusted employee or friend
- ☐ Forward phone line to an accessible phone during the emergency
- ☐ Locate alternate source of Internet connection to access e-mails
- ☐ Train and prepare ancillary workforce

## BUSINESS CONTINUITY

- ☐ List types of emergencies that have occurred in the community or could occur and adjust your plan accordingly
- ☐ Review current insurance coverage with agent and insurance carrier
- ☐ Check status of business interruption insurance
- ☐ Keep copies of all important documents off-site or in the cloud, including:
  - \_\_\_ Employee contact information
  - \_\_\_ Supplier contact information
  - \_\_\_ Customer lists
  - \_\_\_ Back-ups of computer files, including payroll, tax, accounting and production records
  - \_\_\_ Inventory lists including computer hardware and software
  - \_\_\_ Lease, insurance policies, vehicle titles and current credit report

## PHYSICAL RESOURCES

- ☐ Inspect building(s) and determine what impact a disaster would have on the facility (building condition can impact whether or not the business would be able to reopen after an emergency or disaster)
- ☐ Keep disaster supplies on hand:
  - \_\_\_ NOAA weather radio
  - \_\_\_ First aid kit
  - \_\_\_ Fire extinguisher
  - \_\_\_ Flashlights & batteries
  - \_\_\_ Waterproof plastic bags
  - \_\_\_ Pens, pencils & paper
  - \_\_\_ Mops and pails
  - \_\_\_ Tool kit
  - \_\_\_ Generator
  - \_\_\_ Emergency lighting
  - \_\_\_ Water & food supplies
  - \_\_\_ Surge protectors
  - \_\_\_ Cell phone
  - \_\_\_ Camera

## PANDEMIC INFLUENZA PLANNING

- ☐ Identify a pandemic coordinator
- ☐ Identify essential employees and other critical inputs required to maintain business operations
- ☐ Train and prepare ancillary workforce
- ☐ Develop and plan for scenarios likely to result in an increase or decrease in demand for your products and services
- ☐ Determine potential impact of a pandemic on company business financials using possible multiple scenarios that affect different product lines and production sites
- ☐ Find up-to-date, reliable information from community public health, emergency management and other sources, and make sustainable links
- ☐ Establish an emergency communications plan, test and revise periodically
- ☐ Encourage and track annual influenza vaccination for employees
- ☐ Establish policies for employee compensation and sick-leave absences unique to a pandemic (non-punitive, liberal leave), including policies on when a previously ill person is no longer infectious and can return to work.
- ☐ Provide sufficient and accessible infection control supplies (hand-hygiene products, tissues and receptacles for their disposal) in all business locations



New Jersey  
Business Action Center



## ADDITIONAL RESOURCES

- ☐ Meet with other organizations to find out more about emergency planning:
  - ☐ Local office of emergency management
  - ☐ City or municipality
  - ☐ Fire department
  - ☐ Government agencies
  - ☐ Police department
  - ☐ Utility companies
  - ☐ American Red Cross

## BACK TO BUSINESS— WHAT TO DO AFTER A DISASTER

### RECOVERY STEPS

- ☐ Contact insurance agent or company
- ☐ Have building inspected
- ☐ Restore electric, gas, telephone and water
- ☐ Re-establish communications with employees, customers and suppliers
- ☐ Assess damage:
  - ☐ Note structural, equipment and property damage including inventory and materials
  - ☐ Avoid additional damage by making temporary repairs in order to continue to conduct business at current facility
  - ☐ Secure the building if relocation is necessary
- ☐ Cleaning of facility:
  - ☐ Make sure building is safe before reopening or allowing employees to return
  - ☐ Use proper safety items in the clean-up process

### FINANCIAL IMPLICATIONS

- ☐ File business interruption insurance claim
- ☐ Determine lost income
- ☐ List steps required before the business can reopen
- ☐ Consider financial obligations during interruption, including payroll and debt service
- ☐ Gather the following information for insurance adjuster:
  - ☐ Sales records and history
  - ☐ Profit and loss statements and income tax forms
  - ☐ Maintain records of extra expenses incurred (equipment rental/temporary location costs)

## CONTACT LIST/REFERENCES

New Jersey Business Action Center  
866.534.7789 | [NewJerseyBusiness.gov](http://NewJerseyBusiness.gov)

NJ Office of Emergency Management  
NJ State Police Headquarters  
609-882-2000 | [www.state.nj.us/njoem](http://www.state.nj.us/njoem)

New Jersey Office of Homeland Security  
and Preparedness  
609-584-5076 or [ohsp@ohsp.state.nj.us](mailto:ohsp@ohsp.state.nj.us)  
[www.state.nj.us/njhomelandsecurity](http://www.state.nj.us/njhomelandsecurity)

American Red Cross (ARC)  
Contact the local chapter for publications  
on disaster planning.  
American Red Cross Headquarters  
The ARC offers emergency training,  
go to [www.redcross.org](http://www.redcross.org)

Small Business Administration  
New Jersey District Office  
973-645-2434 | [www.sba.gov](http://www.sba.gov)

The Association of Contingency Planners  
Nonprofit Trade Association  
800-445-4227 | [www.acp-international.com](http://www.acp-international.com)

U.S. Department of Homeland Security  
202-282-8000 | [www.dhs.gov](http://www.dhs.gov)

Federal Emergency Management Agency  
Region II  
212-680-3600 or toll free 800-480-2520  
Call for a catalog of available publications.  
[www.fema.gov](http://www.fema.gov)

U.S. Department of Health and Human Services  
800-CDC-INFO (800-232-4636)  
For a complete list of pandemic information,  
go to: [www.pandemicflu.gov](http://www.pandemicflu.gov)